

Fill in this information to identify the case:

Debtor 1 Brian Stumpf
Debtor 2 Maria Stumpf
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of Pennsylvania
(State)
Case number 5:18-bk-00002-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing **Court claim no. (if known):** 4-1

Last four digits of any number you use to identify the debtors' account: XXXXXX9757

Date of payment change:
Must be at least 21 days after date of this notice 2/1/2022

New total payment:
Principal, interest, and escrow, if any \$1,307.92

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 447.77

New escrow payment: \$ 453.80

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Linda St. Pierre _____ Date 12/20/2021
Signature

Print Linda _____ Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 860-240-9156 Email Linda.St.Pierre@mccalla.com

In Re:
Brian Stumpf
Maria Stumpf

Bankruptcy Case No.: 5:18-bk-00002-MJC
Chapter: 13
Judge: Mark J Conway

CERTIFICATE OF SERVICE

I, Linda St. Pierre, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Brian Stumpf
130 Mountain Top Drive
Dingmans Ferry, PA 18328

Maria Stumpf
130 Mountain Top Drive
Dingmans Ferry, PA 18328

Steven R Savoia *(served via ECF Notification)*
621 Ann Street
PO Box 263
Stroudsburg, PA 18360

Jack N Zaharopoulos (Trustee) *(served via ECF Notification)*
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee *(served via ECF Notification)*
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 12/21/2021 By: /s/Linda St. Pierre
(date) Linda St. Pierre
Authorized Agent for Creditor

BRIAN J STUMPF
 MARIAELENA STUMPF
 130 MOUNTAIN TOP DR
 DINGMANS FERRY PA 18328

Analysis Date: December 06, 2021
 Loan: [REDACTED]

Property Address:
 130 MOUNTAIN TOP DR
 DINGMANS FERRY, PA 18328

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective Feb 01, 2022	Prior Esc Pmt	February 01, 2021	Escrow Balance Calculation
P & I Pmt:	\$854.12	\$854.12	P & I Pmt:	\$854.12	Due Date: October 01, 2021
Escrow Pmt:	\$447.77	\$453.80	Escrow Pmt:	\$447.77	Escrow Balance: \$1,149.92
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$1,791.08
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow(-): \$232.59
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment	\$1,301.89	\$1,307.92	Total Payment	\$1,301.89	Anticipated Escrow Balance: \$2,708.41

Shortage/Overage Information		Effective Feb 01, 2022
Upcoming Total Annual Bills		\$5,445.58
Required Cushion		\$752.54
Required Starting Balance		\$2,257.60
Escrow Shortage		\$0.00
Surplus		\$450.81

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 752.54. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 907.60 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Feb 2021 to Jan 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance Required	Actual
	Anticipated	Actual	Anticipated	Actual			
Feb 2021	447.77	441.89	77.53	77.53	Starting Balance	2,221.46	1,224.85
Feb 2021		5.88			* PMI	2,591.70	1,589.21
Mar 2021	447.77	441.89	77.53	77.53	* Escrow Only Payment	2,591.70	1,595.09
Mar 2021		5.88			* PMI	2,961.94	1,959.45
Apr 2021	447.77		847.19	847.18	* Escrow Only Payment	2,961.94	1,965.33
Apr 2021		441.89	77.53	77.53	* Town Tax	2,562.52	1,118.15
Apr 2021		5.88			* PMI	2,484.99	1,482.51
May 2021	447.77	447.77	77.53	77.53	* Escrow Only Payment	2,484.99	1,488.39
Jun 2021	447.77	447.77	77.53	77.53	PMI	2,855.23	1,858.63
Jul 2021	447.77	447.77	77.53	77.53	PMI	3,225.47	2,228.87
Jul 2021				1,110.00	* Hazard	3,595.71	2,599.11
Aug 2021	447.77	447.77	1,036.00		* Hazard	3,595.71	1,489.11
Aug 2021			77.53	77.53	PMI	3,007.48	1,936.88
Aug 2021					* School Tax	2,929.95	1,859.35
Sep 2021	447.77		2,559.71	2,558.04	* School Tax	2,929.95	(698.69)
Sep 2021		447.77	77.53	77.53	* School Tax	818.01	(698.69)
Sep 2021					* PMI	740.48	(328.45)
Oct 2021	447.77	447.77	77.53	77.53	PMI	1,110.72	41.79
Nov 2021	447.77	447.77	77.53	77.53	PMI	1,480.96	412.03
Dec 2021	447.77		77.53		* PMI	1,851.20	412.03
Jan 2022	447.77		77.53		* PMI	2,221.44	412.03
					Anticipated Transactions	2,221.44	
Nov 2021		P		77.53	PMI		334.50
Dec 2021		P		77.53	PMI		256.97
Jan 2022		1,791.08 P		77.53	PMI		1,970.52
	\$5,373.24	\$6,268.78	\$5,373.26	\$5,523.11			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number. P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 06, 2021

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Feb 2022	453.80	77.53	Starting Balance	2,708.41	2,257.60
Mar 2022	453.80	77.53	PMI	3,084.68	2,633.87
Apr 2022	453.80	847.18	PMI	3,460.95	3,010.14
Apr 2022		77.53	Town Tax	3,067.57	2,616.76
May 2022	453.80	77.53	PMI	2,990.04	2,539.23
Jun 2022	453.80	77.53	PMI	3,366.31	2,915.50
Jul 2022	453.80	77.53	PMI	3,742.58	3,291.77
Aug 2022	453.80	1,110.00	Hazard	4,118.85	3,668.04
Aug 2022		77.53	PMI	3,462.65	3,011.84
Sep 2022	453.80	2,558.04	School Tax	3,385.12	2,934.31
Sep 2022		77.53	PMI	1,280.88	830.07
Sep 2022			PMI	1,203.35	752.54
Oct 2022	453.80	77.53	PMI	1,579.62	1,128.81
Nov 2022	453.80	77.53	PMI	1,955.89	1,505.08
Dec 2022	453.80	77.53	PMI	2,332.16	1,881.35
Jan 2023	453.80	77.53	PMI	2,708.43	2,257.62
	\$5,445.60	\$5,445.58			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,708.41. Your starting balance (escrow balance required) according to this analysis should be \$2,257.60. This means you have a surplus of 450.81.

This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining it in your escrow account, it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be \$5,445.58. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$453.80
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$453.80

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan if you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826